SUPPORTING WOMEN TO CREATE AND SUSTAIN SHGs

A

Synopsis

Submitted for the partial fulfillment of the degree of

DOCTOR OF PHILOSOPHY

In

HOME SCIENCE

2021

Supervisor

Prof. Sangita Saini

Researcher

Samrin

DEPARTMENT OF HOMESCIENCE, ARTS FACULTY

DAYALBAGH EDUCATIONAL INSTITUTE (DEEMED UNIVERSITY) DAYALBAGH AGRA – 282005

1.0 Introduction

In history the concept of women development was totally out of mind and the condition of women was miserable. With the changed scenario, the thinking of people has changed due to education and increase in awareness about their own rights. Now the problems of women are looked upon as the problems of social welfare. Also, the status of women has totally changed due to the new policies which have been designed keeping in mind the women empowerment programmes. Sanction of various projects for creating awareness and even supporting the women to generating the income is changing the scenario in India too. This concern for low-income women needs has coincided historically with recognition of their important role in development. Various intervention approaches have been developed in order to address the needs of the women which ultimately reveal modifications not only in the social policy approaches to third world development, but also in the overall economic policy of the country as a whole. The empowerment approach is the most recent and is aimed at empowering women through greater self-reliance and internal strength as investigated by **Narang (2012)**.

1.1 Women empowerment

According to **Tripathi (2011)**, the term 'Women Empowerment' has become a catchphrase in most of the developmental studies during the era of globalization. The World Bank and different other development agencies have emphasize the concept of empowerment and specifically women empowerment, in theoretical discussions and policy perspectives. During the mid-seventeenth century, this word was used with a legalistic meaning 'to invest with authority'. Thereafter it began to appear as a more general word with meaning "to enable or permit". With the present generation, meaning of empowerment has been coined in the civil rights movement, which sought 'political empowerment' for its followers. **Alsop et al., (2005)** stated that empowerment is enhancing an individual's or group's capacity to make choices and transform those choices into desired actions and Outcomes. It is the ability of some people to control their own destinies even when, their interests are opposed by others with whom they interact.

The most common explanation of "Women Empowerment" is the ability to excise full control over one's actions. Thus, women empowerment occurs in real sense when women achieve increased

control and participation in decision making that leads to their better access to resources. This often involves the empowered women with developing confidence in their own capacities **(NABARD, 2012)**. Woman is economically empowered when she has both the ability to succeed, advance economically and develops the power to make and act on economic decisions **(ICRW, 2011)**.

1.2 Women empowerment in India

Kasthuri, et al., (2014) stated in his study that woman is the basic fabric of any family and society. The development of women alone would determine the success of major part of Indian workforce. Empowerment can serve as an instrument in attaining social and economic ability for the women members. Women empowerment is a global issue, which has gained momentum in recent decades. From time immemorial, women faced the challenges of coping with a male dominated society. Even after several years of planned development, in India the status of women is low and their socio-economic conditions are much more depressed than that of men. **Shekhar, (2011)** defined that woman empowerment is based on five components, which are as follows:

- Women's sense of self-worth.
- Their right to have access to opportunities and resources.
- Their right to have the power to control their own lives, both within and outside the home.
- Their right to have and to determine choices.
- Their ability to influence the direction of social changes to create a better social and economic order, national and internationally.

The many countries have failed to ensure equality of human development for women and men. Though in the past two decades, some countries have made substantial efforts in the field of female health and literacy however this has not contributed much towards raising the economic and social status of women. **American Psychological Association (2016)** states that in a society, measurement of socio-economic condition is the sum total of occupation, income and education. Furthermore, socio-economic status suggests inequality in distribution and access to available resources. Several researches indicate that the socio-economic status of women reflects the quality of their children and family life. Inequality with women in terms of wealth and their life is present globally. Low socio-economic status of the women affects the society as a whole in terms of education, poverty and health

status. Complete gender equality has remained a nightmare even in advanced countries. **World Health Organization (2009)** states that, "the adverse impact of low socio-economic status on health is compounded for women by gender inequities".

1.3 Concept of SHGs (Self help group)

Grandhi, (2016) stated that Self-help groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help, solidarity and joint responsibility. Self-help groups are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic upliftment of their families and community. **Nair, (2012)** stated the significant role of SHGs in empowering women and thereby achieving development and eradication of poverty. It was observed that SHGs play a crucial role in women empowerment however, they can further boost development and growth. Andhra Pradesh Mutually Aided Society **(APMAS, 2007)** stated that SHGs are the group of people voluntarily coming together for achieving the desired goal by saving small amount, contributing common fund, making collective decisions, solving group problem through collective mutual discussion. SHGs in many parts of the country have achieved success in bringing women to the main stream of decision making. The SHGs in our country have become a source of inspiration for women welfare. Formation of SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programs. **Abdul, (2007)** also stated that SHG is a viable organized set up to disburse micro credit to the rural women and for encouraging them together into entrepreneurial activities

The objectives of SHGs as suggested by **Dharishini, et al., (2014)** are to make the women empowered in all respects in general but specifically the objectives may be pointed out as follows.

- Encouraging women to form groups to create a common platform to share various views on their common interest.
- Creating awareness on various matters related to their socio-economic, health, cultural, political and legal matters.
- Inculcate savings and loan habits among the group members to create a mutual fund through weekly small savings to meet future needs.

- Establish linkages between SHGs of women and bank.
- Train them for maintaining various records to keep them properly resolution book, league book and cash book.
- Impart the technical and scientific knowledge among the group members for capacity building as well as to undertake various income generating activities in groups or individually.
- Encourage women through using the specific skills and knowledge acquired through training to boost their economic status.
- Promote and establish networking between existing SHGs.
- Encourage them for participation in various development programs to maximize the process of social development.

The characteristics of SHG as given by the **Subramanian, (2010)** are given below-:

- Each group should contain 15 to 20 members.
- The members of the group should be living below the poverty line
- Every group member should have a clear conception of the vision and mission of their group.
- They should have good faith in themselves with similar ideology and common interest.
- They should have a better understanding and inter-member cohesiveness among group members.
- Every member should meet with each other at least once a week at a common place to discuss their common concerns so as to ventilate their narrow feelings.
- Leadership in each group is confined for a period of three years and the members should make change of leadership as the term is over.
- Every group has an identity by its name and place of operation.
- One-family one-member norm is followed during registration of the members for a group.

1.4 SHG and women empowerment

Prasanthi, and Padma, (2010) states that previously co-operative establishments evolved as "Self Help group" among common interested group. But gradually SHGs emerged as

establishment for thrift and credit. Today SHG has become an important component of all development programs. **Painoli, et al., (2011)** stated that SHGs may be regarded as the most convenient and informal manner towards social inclusion of women through financial inclusion route. **Lakshmi, et al., (2012)** in her study concluded that SHG were improving the standard of living of all families who came in the project area. Appropriate strategies for empowerment of SHG women were addressed through organizing appropriate trainings both on and off-campus, including higher level trainings, follow-u activities, providing relevant leaflets and folders. The SHG project has made a successful impact in improving the livelihood security for rural women.

1.5 Sustainability of SHGs

According to **Anand, (2012)** the meaning of the word sustainability is similar to enduring the challenges in the changing world. The organization should adapt to social, economical, environmental, political, technological, cultural and behavioral transitions. In case of SHGs, it is observed that very few of them are able to grow from micro-financial institutions to micro-entrepreneurship. This is mainly because banks do not lend large individual loans to SHG members. It is necessary to develop strong and stable bank linkage without any external support. In many cases SHGs are heavily dependent on their promoters like NGOs, government agencies and banks. When sustainability of SHGs is considered, it means that the group has to be strong within and should be highly adaptable to their external environment. Here "strong within" means that the group must have strong leadership and an ability to follow the SHG principles as indicated by **Dash**, **(2012).** The absence of important determinants of group success like strong and stable relationship, group solidarity, clarity of goals of SHGs among members, co-operation and mutual understanding that leads to ineffective functioning, cause group failure.

1.6 Need of the study

Women in India which includes rural and tribal areas are becoming aware of their constitutional and statutory rights. This consciousness has urged them to experience equality and social justice. Without equality and social justice, there cannot be democracy, which is the exercise of ordinary people.

Women are the heart of their family and are normally found to be more concerned for the quality of family, children and social relations. Women support each member of their family while in the process they compromise their needs and desires. It has been observed that if a woman is independent, she earns significant amount of money and intends to uplift the family.

It is hence necessary for women to have appropriate skills, which will develop confidence in her to become self-dependent and self-sufficient. Women would not need to go anywhere for earning money if they know sewing or any other such specific skill. They can do their business at home only and can earn adequate amount of money which she can utilize for her children's education, health and nutrition. Sahoo**, (2011)** explain in his study SHGs have become a significant movement now-a- days. If they are shaped with the right direction, they empower and eradicate poverty.

The present study is related with orienting sewing related skills existing among women in the right direction. The study will serve as an important example for women to analyzing their hidden capabilities and the SHGs will help women to build confidence to earn and support their livelihood. It will help the women to broaden her thoughts and self-confidence. According to the indicators suggested by **Grandhi, (2016)** which include the structural characteristics, functional characteristics like the communication and interpersonal feelings of the group will be not only useful to the policy makers and but also will help the community at large. It would include details about attitude and empowerment of the SHG members.

In the present study, the findings status of profile and the associated empowerment level will be useful in formulating appropriate intervention for generating need based income generating enterprises. In India formulating SHG is a easy task however sustaining them and giving them a meaningful direction, there by achieving its goals can bring remarkable difference to society and community. The present study is intended to formulate and direct SHGs towards a sustainable and an impactful identity. The proposed title of the present study hence emerges as: **"SUPPORTING WOMEN TO CREATE AND SUSTAIN SHGs"**

The topic would need efforts in various directions, hence following objective have been framed keeping in mind the title of the present research.

1.7 Objectives of the study

- To explore the demographic details, social status and the skills prevailing amongst the selected sample.
- To study the functional characteristics of the SHGs and the contribution of women in education, health and economic status of the family members.
- Capacity building as well as scientific and technical interventions among the group members for specifics kills desired for generating sources of income among the members of the groups.
- To upgrade the concept of social, economic, political, environmental empowerment and self-development of the selected women.
- To create and sustain SHGs by providing appropriate interventions and assess the sustainability of the SHGs
- To study the impact of intervention on various parameters.

1. 8 Operational definition:

Empowering: "Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes." **(World Bank, 2016)**

Sustainability: "Sustainability is operationally defined as active life in performing function since its inception." **(Grandhi, (2016)**. It explains whether or not the group was active in performing actions continuously since its formulation.

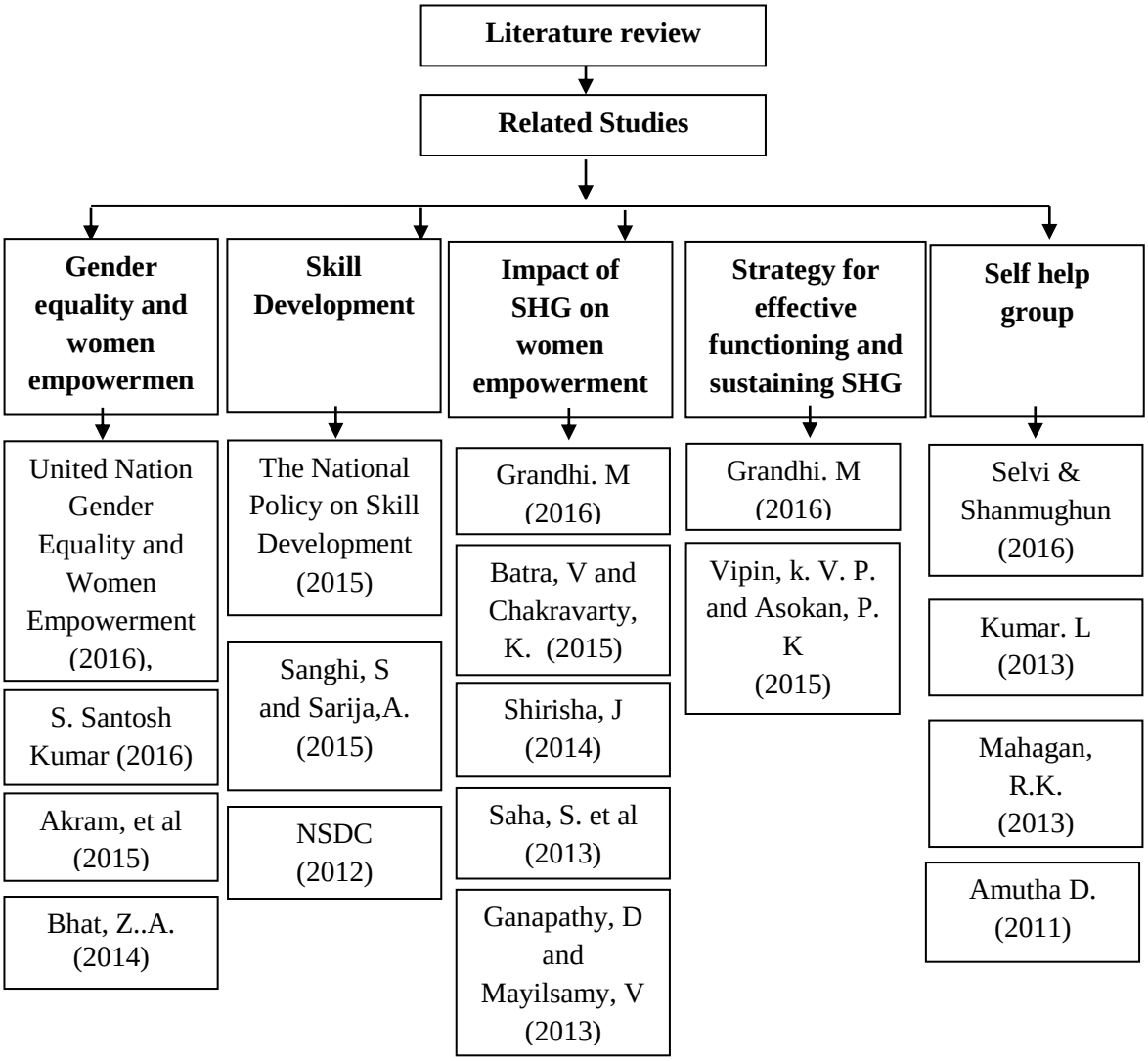
Impact: "Measure of the tangible and intangible effects (consequences) of one thing or action or influence upon another". **(Business Dictionary, 2014)**

1.9 Delimitation of the study

The present study would have a few delimitations which are given below-;

- The study will be done in only two districts of the selected states, that is Agra (U.P) and Hardha (M.P).
- The study will be restricted to a sample size of 150 women only.
- The study will be limited to only inculcating managerial skill and capacity building among the women.

- The study will be done on only SHG members.
- The study will be done on only non SHG members who show interest to learn skill related to textile like sewing, embroidery, macramé and printing.


Literature review
Related Studies
Gender equality and women empowermen
Skill Development
Impact of SHG on women empowerment
Strategy for effective functioning and sustaining SHG
Self help group
United Nation Gender Equality and Women Empowerment (2016),
S. Santosh Kumar (2016)
Akram, et al (2015)
Bhat, Z..A. (2014)
The National Policy on Skill Development (2015)
Sanghi, S and Sarija,A. (2015)
NSDC (2012)
Grandhi. M (2016)
Batra, V and Chakravarty, K. (2015)
Shirisha, J (2014)
Saha, S. et al (2013)
Ganapathy, D and Mayilsamy, V (2013)
Grandhi. M (2016)
Vipin, k. V. P. and Asokan, P. K (2015)
Selvi & Shanmughun (2016)
Kumar. L (2013)
Mahagan, R.K. (2013)
Amutha D. (2011)

2.1 REVIEW RELATED TO GENDER EQUALITYANDWOMEN EMPOWERMENT				
S.No	Year	Researcher	Title of research	Major findings
1.	2016	United Nation	Gender Equality and Women Empowerment	Gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous and sustainable world.
2.	2016	Kumar, S. S	Impact of Microcredit Dispensation on Economic Empowerment of Women in Kerala	The article stated that microcredit has become a key strategy for poverty alleviation and empowerment of women. It has been observed that after joining women groups and consequent accessibility to microfinance there has been significant improvement in the economic situation of women. However, increasing use of major part of microcredit for non income generation purposes, raises doubts regarding the

				sustainable positive economic changes that microcredit could bring in the coming future.
3.	2015	Akram et al.,	Socio-economic empowerment of women through micro enterprises	The study stated that micro enterprises seem to be the important tool for empowering the women socially and economically. The impact of micro enterprises on three dimensions of socio economic empowerment which include freedom of movement, economic empowerment and social upliftment was studied. The results showed that impact of micro enterprises remains slightly low for social uplift, a bit higher for freedom of movement and it contributed most positively for economic freedom.
4.	2014	Bhat, Z. A.	Gender bias and socio-economic problems of women in India	The Indian society is multifaceted wherein women status is dependent on several variables which include social status (caste and class), educational status, age and geographic location (urban or rural). Women and girls are restricted to access in education, mobility, health facilities and they experience violence as well as lack decision-making power.
5.	2013	Singh, A. P. and Das, S	Rural women empowerment and economic development	The study examined the status of empowerment of women belonging to rural areas through the construction of Women Empowerment Index (WEI). It also examines the inter-relationship between women empowerment and economic development. Poor empowerment status of the women belonging to the rural areas was revealed.
2.2 REVIEW RELATED TO THE SKILL DEVELOPMENT				
6.	2015	The National Policy on Skill Developme nt	Ministry of skill development & entrepreneurship .	The report highlights that the government policy are focus on skill development. It is centrally focus on to accessing employment in the formal sector and enhancing productivity in the informal economy for reducing poverty, participation of women in the labor force needs to be improved and reduce the level of underemployment. it help to increase the economic growth and development of any country which is determined by human, physical and financial resources. The aim of national policy on skill development to train about 104.62 million people afresh and additional 460 million are to be Re-skilled, up-skilled and skilled by 2022.There is no robust skill development framework for the unorganized sector, due to which a majority of workers employed in this sector lack any kind of formal skill development training.
7.	2015	Sanghi,S. and Sarija, A.	Skill development and productivity of the workforce.	In this study stated that skill development is negatively related to the poverty. That means poverty can be reduces by the skilling. The specific skillprovides to the people for increase the level of skilled workforce. The Skilled women can run their enterprise starting from a

				small level moving on to large volumes. It is a well known fact that women entrepreneurship has been associated with women empowerment as well as increasing the quality of life of women in the developing world.
8.	2012	NSDC	Challenges in skill development eco system	In this study was found that there is a complete level of balance between industry requirements and aspirations of the youth is mismatch. The youth aspiration for education and other services level was high, while the incremental manpower requirement level was very low.
2.3 REVIEW RELATED TO THE SELF HELP GROUP				
S.No	Year	Researcher	Title of research	Major findings
9.	2016	Selvi&Shanmughun	A Study on Women Empowerment through Self Help Groups in Erode District	The study analyzed the empowerment of women through Self Help Groups in the rural areas. It was noticed that there has been tremendous progress in the social and cultural environment in India. Women are now participating in all productive activities and are working on parallel lines. It was suggested that it is necessary to empower more and more women in social, cultural, economic, political and legal matters for the betterment of the nation.
10	2015	Sehrawat, P.	Role of Self Help Groups through Microfinance for Poverty Alleviation in India.	The study stated that micro finance contributes in poverty alleviation. It has been concluded that lending to poor through microcredit is not the end of the problem but the beginning of a new battle. Micro finance can create miracle in poverty alleviation if bundled with capacity building program. An absence of special skill results in misutilization of microcredit in consumption and procurement of non productive assets.
11	2013	Kumar. L.	Illusions of Women Empowerment in Microfinance	The study denoted that even though women have experienced an increase in income and consumption, they have very little control over resources, assets and do not participate equally in major household decisions. However, they have significant influence on the choices that children make. It also found that the real obstacle is the nature of the society, the lack of entrepreneurial talent and risk taking ability in these women. It was concluded that if these women had access to microfinance loans, then they definitely would have been economically independent.
12	2013	Mahagan, R.K.	Microfinance, Self Help groups and Women Empowerment	The study explained that microfinance program empowered women economically, socially, psychologically and politically. It also revealed that the participants were not fully empowered even after availing the benefits of microfinance program for the first two years. It was observed that skill development training to the participants leads to more employment, but only 29 percent of the participants were provided this training.

				Lack of proper guidance, supervision, skill training and marketing facilities restricted the impact of the microfinance program on women empowerment.
2.4 IMPACT OF SHG ON WOMEN EMPOWERMENT				
13.	2014	Shirisha, J.	Impact of Self-Help Groups on the Household Nutrition in Semi-Arid Tropic Villages of Mahboobnagar District, A.P, India	In this study the SHG and non SHG women were compared. It was noticed that SHG households spent high on food than the non SHG whereas expenditure on health was high for the SHG than the non SHG members. The expenditure pattern for clothing and children's education were same for both the groups. The study indicated that SHGs members improved their food intake and prospered over years, probably due to changes in employment opportunities and increased income sources.
14.	2013	Saha, S. et al.,	The Effect of Self-Help Groups on Access to Maternal Health Services	The study reviewed a clustered randomized trial assessment of the impact of a participatory women's group through community mobilization program among the indigenous communities. The trial found that the newborn babies born to mothers associated with SHG significantly improved their likelihood of survival within the first six weeks of their lives, compared to babies born to analogous households in control communities.
15.	2013	Dhiraj, J and Pushpa, N.	. SHG Helping Empower Rural Women – A Study	The study stated that the higher is the association with SHGs, more politically empowerments are the members. They make them active participation in local bodies, increasing their level of political awareness, and leadership qualities.
16.	2013	Ganapathy and Mayilsamy	Societal Changes due to Empowerment of Women in Tamil Nadu – A Case Study	The study suggested that the SHGs strength can be enhanced with team spirit and collective action. Groups and communities act together in order to gain access to policies and decision-making arenas where their quality of life is determined.
2.5 STRATEGY FOR EFFECTIVE FUNCTIONING AND SUSTAINING SHG				
17.	2016	Grandhi. M	A critical study on women empowerment through self help groups (SHGs)	The study was conducted in the three regions (Telangana, Coastal Andhra and Rayalaseema) of United Andhra Pradesh. The Study explored the constraints and gave various suggestions for effective functioning of SHGs and recommended a suitable strategy for the development of SHGs. Interestingly the study suggested a sustainable and participatory approach as the need of the day for women SHGs to become self-sustainable. It alsogave different structural and functional characteristics of the SHG which had more significant and positive relationship with the attitude of the women. In fact in the study 24 independent variables which included extension contact,

				credit orientation, training, socio-political participation, working age, group size, supportive environment, nature of economic activity, group process, group sustainability, group leadership, team spirit, group achievement and attitude of women were studied.
18.	2014	Vipin, K. V. P. and Asokan, P. K.	A Study of Self Help Group Dynamics of Women in Malabar Fisheries Sector.	The study assessed the group dynamics of each SHG with developing group dynamics effectiveness index (GDEI). The developing dimensions such as participation, influence and styles of influence, decision making procedures, task functions, maintenance functions, group atmosphere, membership, feelings, norms, empathy, interpersonal trust and achievements of SHG. The significant variation in group dynamics and the most important dimensions affecting GDEI are achievements of SHG, participation and group atmosphere. The study shows that SHG play a important role to promoting the decision making skill and team spirit among the group members which was depended on the group cohesiveness among the group members of the SHGs.

S. No.	Researcher	Content																																				
		Gender Equality and Women Empowerment							Self Help Group					Impact of SHG on women empowerment												Strategy For Effective Functioning And Sustaining SHG				Skill Development			Research Approach				
		Gender equality	Women status	Economic development.	Social development	Microcredit	Impact of micro enterprises	Challenge	Standard of living	Capacity building	Perception of the beneficiaries	Challenge	Socio-economic conditions	Self confidence	Livelihood activities	Team spirit	Structural and functional charterstics	Self-employment opportunities	Social benefits	Impact	Increase income sources	Contribute towards family income	Political empowerment	Resource mobilization	Monitoring evaluation	Microenterprise	Group dynamics effectiveness	Conducting proper training	Better marketing facilities	Improve the productivity	Increasing the quality of life	Boost income	Descriptive	Survey	Empirical	Exploratory	Case study
1.	United Nation (2016)	✓																																				
2.	Kumar, S.S (2016)			✓		✓																														✓		
3.	Akram, et al., (2015)						✓																															✓
4.	Bhat, Z. A. (2014)		✓																																		✓	
5.	Selvi, R and Shanmughun, R.(2016)			✓	✓																		✓												✓			
6.	Kumar. L (2013)								✓																														✓
7.	Mahagan R.K. (2013)			✓	✓	✓	✓																						✓									✓
8.	Amutha D. (2011)			✓									✓																								✓		
9.	Grandhi. M (2016)													✓		✓	✓	✓												✓						✓		
10.	Dhiraj, J and Pushpa, N (2013)																				✓				✓													✓
11.	Saha, S. et al., (2013)																		✓				✓													✓		
12.	Mohantya, S. R. et al., (2013)								✓													✓													✓			
13.	Ganapathy, D and Mayilsamy, V (2013)			✓						✓																✓									✓		

| S. No. | Researcher | Content | | |

3. Methodology

The present study is an experimental based field research which aims to empower women by capacity building and skill up gradation. A capacity building and skill up gradation program in the targeted area is being designed, keeping in mind the prevailing status of women. Attempts would enable them to earn livelihood and contribute in their family income using their potential skills. The study would focus on supporting women by upgradation of their skills, leading to formulation of SHGs which can sustain and bring about a marginal change in the community. The methodology is described under various headings below. The details are further given in this chapter.

3.1 Locale of the study

3.2 Sampling procedure

3.3 Phases of the study

3.3.1 Exploratory phase

3.3.2 Intervention phase

3.3.3 Post intervention phase

3.4Statisticalanalysis

3.1 Locale of the study

The present study will be conducted in two states namely Uttar Pradesh and Madhya Pradesh.

- In Uttar Pradesh "Agra" district will be selected for the present study.
- In Madhya Pradesh a village "Rajaborari" from the Harda district will be selected for the present study. Rajaborari is a tribal and remote area consisting of 10 villages located about 93 km from Timarni (MP) and it is about 730 km from Agra.

3.2 Sampling procedure

3.2.1 Sample selection

The present study will be done on two groups of women: (1) SHG members (2) Non SHG members

1) SHG members: This group would consist of women who are trained in skills (like sewing, soft toys, textile printing, macramé etc) and are members of any registered SHG in Agra or Rajaborari.

2) Non SHG members: This group would consist of women willing to learn in order to earn a better livelihood and who have intention to support their families using any specific skills (like sewing, soft toys, textile printing, macramé etc).

3.2.2 Criteria for sample selection

The present study will include 150-200 women.

- Among the SHGs members, around80 to 90 women (belonging to total 8 SHGs) from the Harda district (M.P) and 20 to 30 women (belonging to total 2 SHGs) from the Agra district (U.P) will be selected. The members, who are already registered with any formulated SHG, would only be selected in this group for the present study.
- Only women would be included for the present study.
- For the present study50 -80 women who have interest to learn the specific skills (like sewing, soft toys, textile printing, macramé etc) in order to earn livelihood for their families will be selected. Women, who are members of any registered SHG, would not be included in this group.

The distribution of sample to be selected for the present study from the two districts is described in table 3.2.2.

Table 3.2.2: Size and distribution of sample

S. No.	Group	State	District	No. of sample	Total sample size
1.	SHG members	M.P	Harda	80 - 90	150-200
		U.P	Agra	20-30	
2.	Non SHG members	U.P	Agra	50- 80	

3.2.3 Sampling technique- Purposive sampling technique will be used for the present study.

3.3 Phases of the study

The methodology to be adopted for the present study would be carried in three phases.

3.3.1 Phase

The exploratory phase is intended to explore and identify the women for the study. The different domains explored would be the profile of women, interest, and attitude and empowerment level of the selected sample. Besides this, the status and the prevailing skills amongst the sample would also be explored. This

would be done by collecting the information from the women for these selected parameters. The overview of parameters to be covered in exploratory phase is given in fig 3.3.1

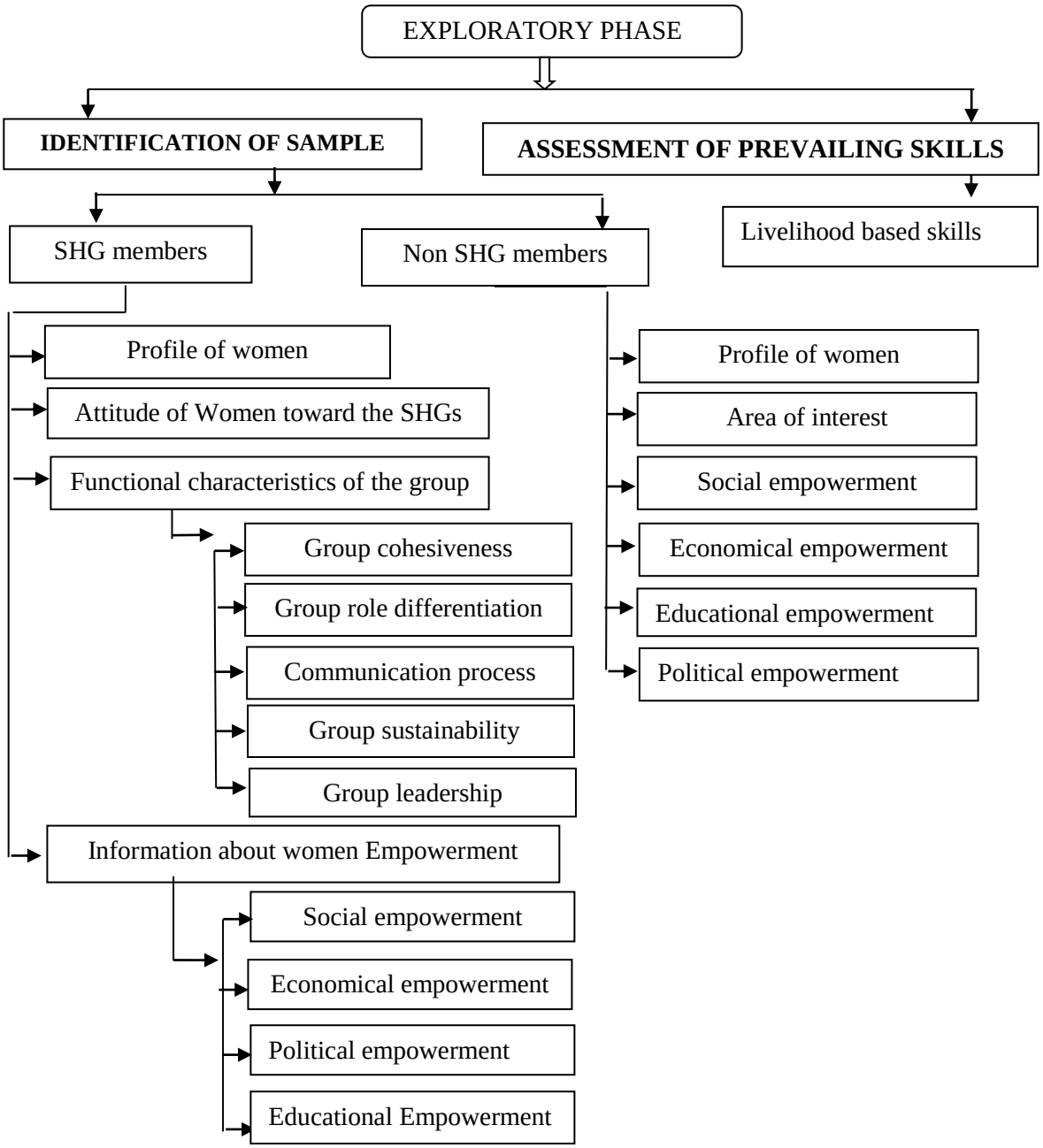


Fig. 3.3.1 Overview of exploratory phase

3.3.1.1 Identification of sample

For the present study the sample size and distribution would be, as stated in table 1.Since the sample would consist of two groups that is the SHG members and the non SHG members, data related to the

following domains will be considered. In the present study the information will be obtained through a modified version of a structured interview schedule by **Grandhi, (2016)**.

3.3.1.2 Assessment of Prevailing Skills The data related to the prevailing skill and the area of interest would only be studies on the selected non SHGs group members, since the selected SHGs have already been working on some skill set to earn their livelihood this assessment would not be done on SHG members.

3.3.1.3 Tool used

- **Structured Interview Schedule:** In the present study aninterview schedule developed by Grandhi. M. (2016) would be modified and will be used for collecting the data from the selected sample. In this interview schedule various domains have been included, however for the present study questions related to selected domains.
- **Questionnaire:** A self-constructed questionnaire would be used for assessing the livelihoods based skills from the selected sample. The questionnaire would contain close ended questions related to managerial skills, skills related to planning, organizing and decision making. It would also include questions concerning leadership skills, communication skills and the marketing skills which are desired for carrying any commercial activity.

3.3.2 Phase II: Intervention

Once the sample are selected and assessed for the skills, the second phase "intervention" will be carried out. This would be an extensive long phase. The intervention would be oriented towards the livelihood issues, impartation of the managerial skills and efforts to converts the SHG into SBE for the selected members. The intervention phase would be planned separately for the selected SHGs members and for the non SHG members. The overview of intervention planned for SHGs members is given in the fig 3.3.2.1

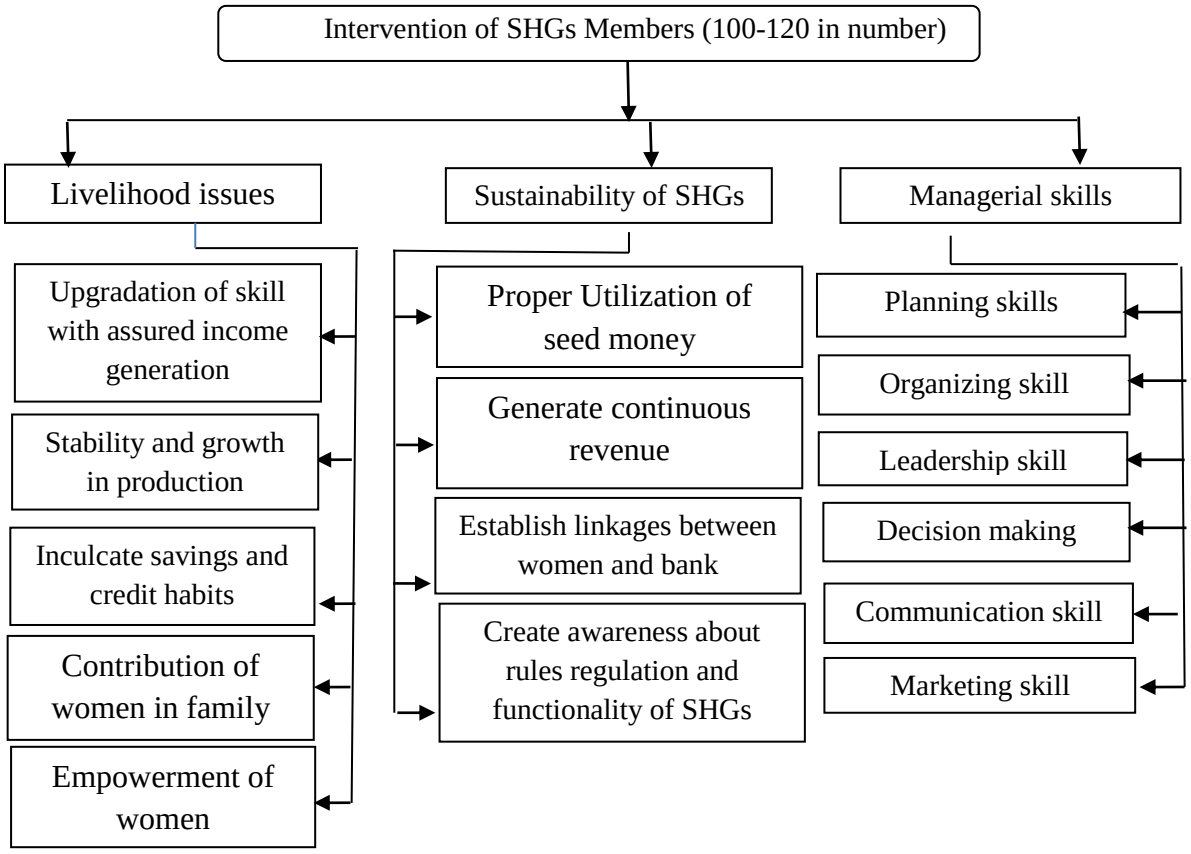


Fig. 3.3.2.1 Overview of intervention for SHG members

An overview of the interventions planned for non SHG members is given in fig 3.2.2

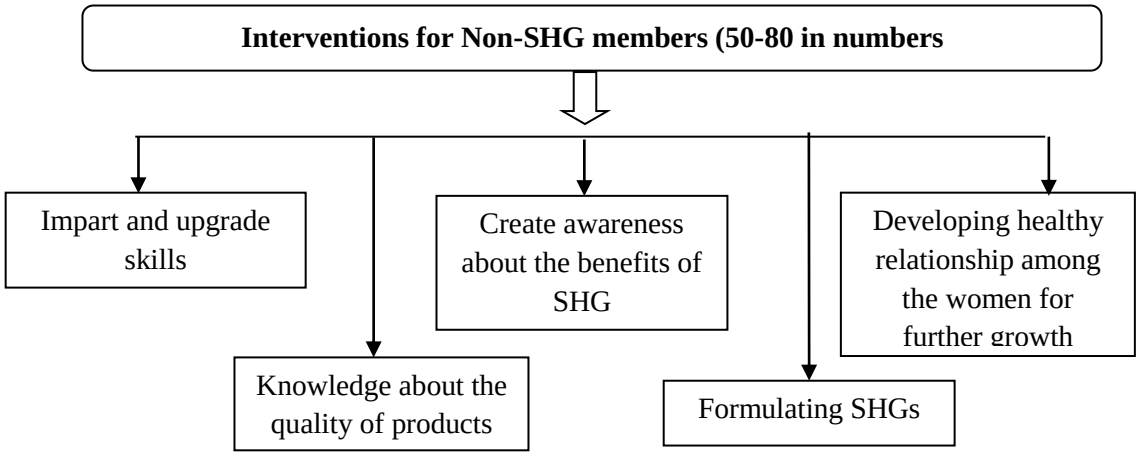

Interventions for Non-SHG members (50-80 in numbers
Impart and upgrade skills
Create awareness about the benefits of SHG
Developing healthy relationship among the women for further growth
Knowledge about the quality of products
Formulating SHGs

Fig. 3.3.2.2 Interventions for Non-SHG members (50-80 in numbers)

3.3.3 Phase III: Post Intervention

Intervention will be done separately for both the groups however, once both the groups reach the same level and SHG are formulated by all non SHG selected members too, both the group (SHGs members and non SHG members) would be assessed in the same manner in the post intervention phase. The overview of post intervention phase to be undertaken in the present study is given in figure 3.3

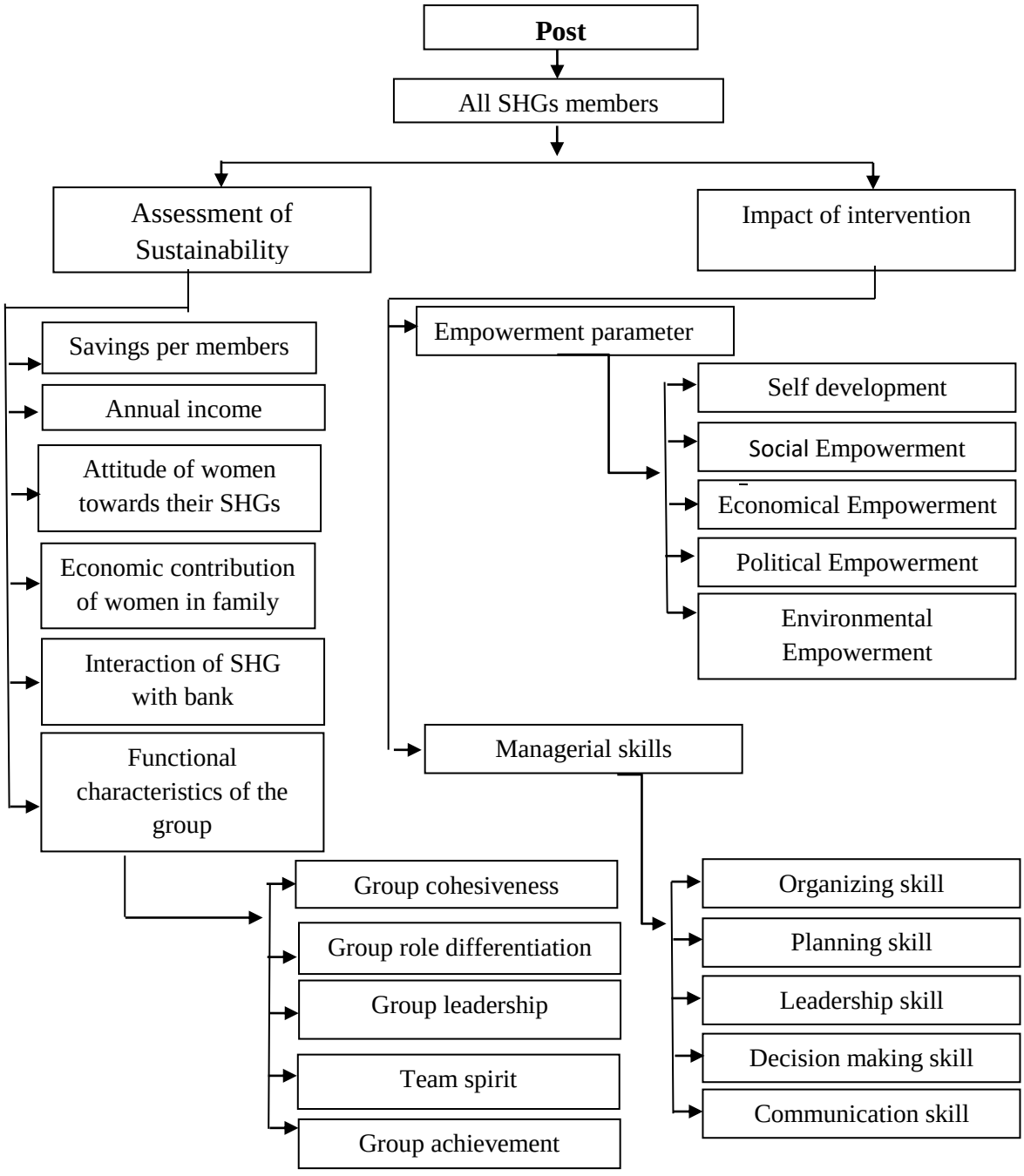


Fig 3.3.3 Overview of post intervention phase

3.4 Statistical analysis: - In the present study, the collected data will be tabulated and analyzed using appropriate statistical techniques. Following statistical techniques will be used for the study.

- **Percentage**
- **Percentile**
- **Mean**
- **Mode**

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